

State of Washington
Office of Insurance Commissioner

2003 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Auto: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$45,981	17.84%	\$44,560	\$31,959	71.72%
2	Farmers Ins Co Of WA	21644	WA	\$34,491	13.38%	\$34,896	\$24,921	71.41%
3	Allstate Ins Co	19232	IL	\$19,634	7.62%	\$18,403	\$13,657	74.21%
4	Safeco Ins Co Of IL	39012	IL	\$15,354	5.96%	\$13,830	\$8,624	62.36%
5	Pemco Mut Ins Co	24341	WA	\$11,756	4.56%	\$10,531	\$9,320	88.51%
6	USAA Cas Ins Co	25968	TX	\$6,301	2.44%	\$6,262	\$4,111	65.65%
7	United Services Auto Assoc	25941	TX	\$6,114	2.37%	\$6,101	\$3,793	62.17%
8	Geico General Ins Co	35882	MD	\$5,684	2.21%	\$5,395	\$6,453	119.61%
9	Mutual Of Enumclaw Ins Co	14761	WA	\$5,291	2.05%	\$5,282	\$2,760	52.25%
10	Pemco Ins Co	18805	WA	\$5,231	2.03%	\$4,528	\$4,097	90.49%
11	State Farm Fire And Cas Co	25143	IL	\$5,181	2.01%	\$5,099	\$7,008	137.44%
12	Hartford Underwriters Ins Co	30104	CT	\$5,081	1.97%	\$4,590	\$2,682	58.44%
13	Mid-Century Ins Co	21687	CA	\$4,803	1.86%	\$4,758	\$4,008	84.24%
14	Allstate Ind Co	19240	IL	\$4,411	1.71%	\$4,599	\$2,467	53.66%
15	Progressive Max Ins Co	24279	OH	\$4,059	1.57%	\$3,020	\$1,141	37.79%
16	Government Employees Ins Co	22063	MD	\$3,156	1.22%	\$3,047	\$2,982	97.87%
17	Nationwide Mut Ins Co	23787	OH	\$2,949	1.14%	\$2,836	\$2,970	104.72%
18	Geico Ind Co	22055	MD	\$2,731	1.06%	\$2,493	\$1,985	79.63%
19	Metropolitan Cas Ins Co	40169	RI	\$2,584	1.00%	\$2,448	\$1,264	51.65%
20	Progressive Northern Ins Co	38628	WI	\$2,557	0.99%	\$2,387	\$1,040	43.57%
21	Liberty Mut Fire Ins Co	23035	MA	\$2,375	0.92%	\$2,030	\$1,628	80.19%
22	Unigard Ins Co	25747	WA	\$2,342	0.91%	\$2,384	\$2,096	87.94%
23	Grange Ins Assn	22101	WA	\$2,340	0.91%	\$2,350	\$1,616	68.77%
24	Safeco Ins Co Of Amer	24740	WA	\$2,228	0.86%	\$1,673	\$1,346	80.47%
25	Country Mut Ins Co	20990	IL	\$2,225	0.86%	\$2,128	\$798	37.49%
26	Allstate Prop & Cas Ins Co	17230	IL	\$2,224	0.86%	\$1,886	\$1,727	91.57%
27	Glens Falls Ins Co	34622	DE	\$2,138	0.83%	\$2,456	\$2,280	92.82%
28	Progressive American Ins Co	24252	FL	\$2,063	0.80%	\$2,086	\$1,188	56.93%
29	Progressive Preferred Ins Co	37834	OH	\$1,921	0.75%	\$1,729	\$1,116	64.56%
30	Geico Cas Co	41491	MD	\$1,830	0.71%	\$1,773	\$1,580	89.11%
31	Progressive Cas Ins Co	24260	OH	\$1,815	0.70%	\$2,066	\$750	36.30%
32	AIU Ins Co	19399	NY	\$1,798	0.70%	\$1,756	\$831	47.36%
33	Amex Assur Co	27928	IL	\$1,705	0.66%	\$1,535	\$2,114	137.71%
34	North Pacific Ins Co	23892	OR	\$1,594	0.62%	\$1,597	\$831	52.08%
35	Financial Ind Co	19852	CA	\$1,489	0.58%	\$1,514	\$651	42.99%
36	Progressive Northwestern Ins Co	42919	WA	\$1,462	0.57%	\$1,626	\$643	39.56%
37	Viking Ins Co Of WI	13137	CO	\$1,460	0.57%	\$1,447	\$1,009	69.71%
38	Property & Cas Ins Co Of Hartford	34690	IN	\$1,248	0.48%	\$854	\$1,267	148.30%
39	National Merit Ins Co	39004	WA	\$1,179	0.46%	\$1,098	\$864	78.66%
40	Dairyland Ins Co	21164	WI	\$1,128	0.44%	\$1,125	\$584	51.93%
All 178 Other Companies				\$27,821	10.79%	\$28,272	\$19,006	67.23%
Totals (Loss Ratio is average)				\$257,735	100.00%	\$248,448	\$181,168	72.92%

(1)Excluding all Loss Adjustment Expenses (LAE)